Report 1116-01-79-CR

Military Retirement Plan Survey

FINAL REPORT

VOLUME I: TEXT; APPENDIXES A–D

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In preparation of the alteration of the Uniform Services Retirement Benefit Act pending before Congress a survey study was conducted to estimate influences that exist amongst Uniform Services enlisted personnel and officers which might determine who would select what retirement system. Survey data were collected and in brief (over)

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the findings were:

1) Those personnel likely to select the proposed system or be indecisive tended to have $\leq$10 years of service at this time. As well they would also expect to serve less than 20 years.

2) Of all the four services, the Army personnel with $\leq$10 years of service found the proposed system the most attractive whereas the Navy appeared the least likely among these non-careerists.

3) The trends which emerged from the demographic differentials were: the number of dependents and whether a person had a working spouse. Many of the other differentials such as education, ethnicity, etc. did not stand out.

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EXECUTIVE SUMMARY

The Uniform Services Retirement Benefits Act (USRBA) is legislation pending in Congress to alter the Uniformed Services retirement system. It is expected to have an impact upon both retention in the Armed Services and on the budgetary costs of the system. The proposed retirement system provides monetary benefits to those who have served at least 10 years, whether or not they actually complete a 20-year military career. Estimates are needed of the monetary and retention impacts of USRBA to determine the effect passage of the legislation would have upon the Department of Defense (DOD).

This study was designed to estimate the impact of the proposed system both in terms of the numbers and kinds of individuals who would have a high probability of accepting the proposed system. This information in turn could then be utilized by DOD to project the costs of the proposed legislation in the near future should the policy become law.

Survey data were collected from the four Services (N = 1927)[1] focusing on personnel who had completed an initial obligation. Questionnaires were administered to enlisted personnel and officers at field sites following a briefing and question-and-answer session.

In brief, the study findings are:

- Those who are most likely to select the proposed retirement system or who are indecisive about one system over another tend to have 10 or fewer years of service (YOS).
- Career intention or expected YOS appeared as the strongest predictor of who would select the proposed retirement system. Those who would leave the military prior to 20 years are more likely to select the proposed plan.

[1] Note that the data are unweighted.

- Army enlistees are more likely to select the proposed system than enlistees of the other Services. When only those enlistees with 10 or fewer YOS are examined, the proportion of those in the Army who are attracted to the new system increases. Again in the Army, both careerists and non-careerists are more inclined to prefer the proposed system than are enlisted personnel in the other Services. The Navy non-careerists appear least likely to incur further service obligation in order to receive benefits from the proposed system.

- There is relatively little demographic differentiation between those who would select one system over the other. The only trends which emerge are that those with larger families and working spouses are more likely to select the proposed system. This trend suggests that family economic need may be a selection factor.

- The frequency breakout across the four Services demonstrates that 13% of Air Force enlisted personnel would opt for the proposed system, 25% of the Army, 14% of the Navy, and 15% of the Marine Corps. Officers were combined across the four Services due to small cell size and a percentage was derived of 7.1% for proposed system opting. An undecided response to the current or proposed retirement systems ranged anywhere from 30% for the Air Force to 23% for the Navy. The officers also fell within this range with a percentage of 21.

SECTION 1
INTRODUCTION

In July 1979 legislation was introduced into Congress to revise the current Uniformed Services retirement system (Title 10, Section 101: 1411). The proposed system, the USRBA, would substantially alter retirement as it now applies to service members. Most importantly, the proposed legislation provides for a number of options which could influence manpower levels throughout the Services. The need for an estimate of the impact of the bill on both budgetary issues and retention led the Office of the Assistant Secretary of Defense (Manpower, Reserve Affairs and Logistics [OASD (MRA&L] to request a Department of Defense (DOD) survey to estimate the impact. A short-term four-services survey was planned to supplement other DOD surveys that address retirement. Additionally, the survey will aid in manpower model development.

The purpose of the survey reported here was to collect data on the potential decision patterns of military personnel should the proposed retirement system become law. A 2000-person sample was requested of the four services based upon a quota representative of the rank and years of service (YOS) distribution of individuals having between 6 and 17 YOS (the group that would most immediately be affected by a choice between the two systems).

The DOD sample provided the basis for examining the study objectives:

- How many individuals would select the proposed retirement system?
- What were the primary demographic and occupational influences involved in their selecting the proposed system?

Analytically, the group selecting the current system was compared with that group selecting the proposed system. Since the respondents were permitted to defer choice on the questionnaire, a third group emerged. Those who would defer or who were uncertain could then be compared with the other two groups.

A briefing was conducted by General Research Corporation (GRC) to clarify the differences between the two systems for the survey respondents. Data were collected by means of a paper-and-pencil questionnaire administered after the question-and-answer session following the briefing.

Predicting behavior from responses to a questionnaire designed to measure a hypothetical situation is difficult. Interpretation of data is clouded by lack of knowledge, the effect of the questionnaire itself, influences from service newspaper accounts, and so on. At the outset of the project, economic considerations and experience in the military were felt to be primary influences on decisions concerning military retirement.

As this study shows, the primary predictors of who will select the proposed retirement plan are actual YOS and expected years of service (EYOS). Individuals with 10 or fewer YOS who do not plan a military career are more likely to select the proposed retirement system than any other YOS grouping. The attractiveness of the proposed plan among the less-than-10 YOS group varies among the services. Army enlisted personnel are most interested in the proposed plan; Navy enlisted personnel are the least interested. Officers across the services indicate a low percentage of anticipated selection for the proposed retirement plan.

Analysis of differences between those who would choose one plan rather than another shows no strong predictive demographic variables. Some trends do emerge, however, that are presented in the following sections.

The discussion which follows describes first the methodology and research design employed in the study. Section 3 is a discussion of the major discriminant variables--YOS, EYOS, rank, and age--on the decisional matrix. The trend influences of demographic variables is covered in Section 4. The apparent impact of the proposed system on enlisted retention is presented in Section 5. Finally recommendations and conclusions resulting from the findings are presented.

Included with the text (Volume I) are Appendixes A and B as mentioned in Section 2 along with C and D which are supplemental reference materials. Appendixes E through N are presented in Volume II with Appendixes E through H and specifically L and J presented in support of the text, and I, K, M, and N as supplemental reference materials.

SECTION 2
METHODOLOGY

The sampling design, the questionnaire, the method of data collection, and the statistical techniques of analysis are described below.

SAMPLE

The sample for analysis was limited by two factors: geographic location and size. As an exploratory study in conjunction with other ongoing OASD research, a sample of 2000 respondents was considered adequate. Because the method of data collection required onsite briefings prior to completing the questionnaire (the method to be described below), the sample was limited to a small number of locations which could be reasonably surveyed in a short period of time. The sites selected were Charleston Naval Station, Shaw AFB, and Ft. Jackson on the east coast and San Diego Naval Station, Camp Pendleton, Vandenburg AFB, and Ft. Ord on the west coast.

A nonprobability quota sample was drawn based upon selected strata in the DOD population: rank/grade, years of service (YOS), and service distribution within DOD. By selecting respondents on these criteria, a representative or "typical" sample of military careerists and potential careerists could be drawn for research purposes (see Kerlinger, 1973, and Selltiz, 1959, for a discussion of quota sampling). The sample was additionally designed to resemble the population of military personnel most likely to be affected by the option of selecting the proposed retirement system, should the USRBA become law. It was estimated that individuals between the sixth and the seventeenth year of service would most likely be influenced by the proposed system.

Based upon Defense Manpower Documentation Center data (DMDC, 1977) a research sample was drawn wherein each service's representation would be roughly comparable to its proportional share of the DOD manpower pool. Each service was further divided on a quota basis for percentage of officer and enlisted personnel. Then, each of these groups was subdivided

in terms of representativeness of grade for the designated YOS groups. Enlisted grades examined were between E-4 and E-8. Officer grades were between O-3 and O-5 as well as Warrant Officer grades in the relevant services (Army, Navy, and Marines). The sample was then divided so that half would be collected on each coast, except for the Marines where only Camp Pendleton was a designated research site.

Control over the parameters of the sample was limited. Each of the services was directed to make the requested individuals available. Idiosyncrasies in personnel systems, general availability of personnel, and unanticipated absences accounted for losses in the projected sample. The final sample for analysis is described below; it compares requested personnel with personnel obtained. Appendix A describes the final sample for analysis in terms of rank/grade and YOS distribution for each service.

Questionnaire Design

The questionnaire was designed to augment other DOD surveys. As such, the intention was to provide a descriptive framework of who would select the proposed retirement system. The questionnaire was formulated to obtain information on the following areas: retirement system preference, socio-economic descriptors, and evaluation of individual occupational and economic standing.

The data elements included demographic descriptors (e.g., age, education, marital status). One section of questions directly related to the retirement system preference as well as the basis for the preference. Another series of questions elicited information on current military occupation and career expectations. Finally, questions were developed to ascertain the individuals' actual and perceived economic situation. The complete questionnaire with attached instructions appears in Appendix B.

Data Collection

To insure that all questionnaire respondents had an adequate understanding of both the current and proposed retirement system, a briefing

was prepared to precede the survey. The briefing was a 20-minute description and comparison of the two systems supported by charts and followed by a question-and-answer period. A visual display of the graphics materials and the briefing materials are found in Appendix L in Volume II.

Statistical Analysis

The central analysis issue focused on differences between those who would select the proposed retirement system and those who would remain under the current retirement system. Discriminant analysis was chosen to statistically distinguish between the two groups in the DOD sample. The collection of discriminating variables that was selected measures characteristics on which the groups were expected to differ. Discriminant analysis has the mathematical objective of weighing and linearly combining the discriminating variables so that groups are forced to be as statistically distinct as possible (Cooley and Lohnes, 1971; Tatsuoka, 1971). In other words, we want to "discriminate" between those who would stay with the current system and those who would choose the proposed system in the sense of being able to tell them apart.

The "discriminant functions" are of the form:

$$D_i = d_{i1}Z_1 + d_{i2}Z_2 + \ldots d_{ip}Z_p$$

where D_i is the score on discriminant function i, the d's are weighting coefficients, and the Z's are the standardized value of the p discriminating variables used in the analysis. The functions maximize the separation of the groups. From the discriminant functions, analysis and classification are possible. In terms of analysis this technique provides a basis for interpretation of data. The success with which discriminating variables actually discriminate when combined into the discriminant functions can be measured. Since the functions are axes of a geometric space, the spatial relationship between groups can be examined. Weighting coefficients are similar to multiple regression and thus, serve to identify the weighted contribution of variables to the differentiation along a function or dimension. As a classification technique

discriminant analysis provides a set of variables for predicting the behavior of undecided respondents.

In order to determine the degree of discrimination a Wilks lambda is derived from the function. A small (minimal) lambda value indicates the least possible number of coefficients remaining for the discriminating function. To determine the degree of discrimination, lambda can be converted to a χ^2 statistic to test for significance.

SECTION 3

MAJOR PREDICTORS OF RETIREMENT SYSTEM SELECTION

The primary predictors of the persons who would select the proposed retirement system were actual YOS, grade, age, and EYOS. The first three variables are interrelated so that, the lower the YOS, the lower the grade and age. Each is somewhat the function of the other although among some enlisted groups, grade still differentiates between those who would select the proposed system and those who would select the current system. It was originally anticipated that occupational codes would be predictors of retirement system selection. Due to the large number of occupational codes for the 2000 person sample, small cell sizes made detailed analysis impossible. However, the frequency distributions for the occupational codes by retirement decision selection appear in Appendix J.

The full tabulation by service and grade distribution appears in Appendix E. The section below provides a discussion of the differences between the services and between the YOS groupings in terms of the major variables cited above.

YEARS OF SERVICE

The number of actual YOS of questionnaire respondents is a primary determinant of those persons who will select the proposed retirement system. More than 90% of all enlisted groups who select the proposed system, as well as those who would defer a decision, have 15 or fewer years of service. The Army sample has the highest percentage of proposed system selectees with 27% (Table 3.1). The other enlisted groups are fairly equal, with the Air Force sample at 16% and the remaining Marine Corps and Navy both at 18% for those with 15 or fewer YOS selecting the proposed system (Tables 3.2 to 3.4). By examining only those with 10 or fewer YOS, most of the enlisted who would select the proposed system are still maintained within the sample. As the tables show, however, a large percentage of those who are undecided about a retirement system are in the 10-15 year groups.

TABLE 3.1

FREQUENCY OF ARMY ENLISTED PERSONNEL FOR RETIREMENT DECISION BY ALL, ≤ 10, AND ≤ 15 YEARS OF SERVICE GROUPINGS

	All	≤ 15 YOS		≤ 10 YOS	
Category	N*	N	% of Total	N	% of Total
Current	251	197		102	
% of Total	(49.0)	(45.0)	78.0	(35.0)	41.0
Proposed	129	118		94	
% of Total	(25.0)	(27.0)	91.0	(32.0)	72.0
Undecided	129	125		95	
% of Total	(25.0)	(28.0)	97.0	(33.0)	74.0
Total	281	214		114	
% of Total			76.0		41.0

TABLE 3.2

FREQUENCY OF NAVY ENLISTED PERSONNEL FOR RETIREMENT DECISION BY ALL, ≤ 10, AND ≤ 15 YEARS OF SERVICE GROUPINGS

	All	≤ 15 YOS		≤ 10 YOS	
Category	N*	N	% of Total	N	% of Total
Current	357	250		173	
% of Total	(63.0)	(56.0)	70.0	(50.0)	48.0
Proposed	79	78		72	
% of Total	(14.0)	(18.0)	98.0	(21.0)	91.0
Undecided	127	117		101	
% of Total	(23.0)	(26.0)	92.0	(29.0)	79.0
Total	563	445		346	
% of Total			79.0		61.0

TABLE 3.3

FREQUENCY OF AIR FORCE ENLISTED PERSONNEL FOR RETIREMENT DECISION BY ALL, ≤ 15 YOS, AND ≤ 10 YOS SERVICE GROUPINGS

	All	≤ 15 YOS		≤ 10 YOS	
Category	N*	N	% of Total	N	% of Total
Current % of Total	226 (57.0)	160 (50.0)	71.0	88 (40.0)	39.0
Proposed % of Total	52 (13.0)	50 (16.0)	96.0	42 (19.0)	18.0
Undecided % of Total	121 (30.0)	111 (34.0)	92.0	89 (41.0)	73.0
Total % of Total	399	321	80.0	219	55.0

TABLE 3.4

FREQUENCY OF MARINE CORPS ENLISTED PERSONNEL FOR RETIREMENT DECISION BY ALL, ≤ 10, AND ≤ 15 YEARS OF SERVICE GROUPINGS

	All	≤ 15 YOS		≤ 10 YOS	
Category	N*	N	% of Total	N	% of Total
Current % of Total	98 (56.0)	74 (50.0)	76.0	47 (42.0)	48.0
Proposed % of Total	27 (15.0)	27 (18.0)	100.0	26 (24.0)	96.0
Undecided % of Total	50 (29.0)	46 (31.0)	92.0	37 (34.0)	78.0
Total % of Total	175	147	84.0	110	63.0

TABLE 3.5

FREQUENCY OF ALL OFFICER PERSONNEL FOR RETIREMENT DECISION BY ALL, ≤ 10, AND ≤ 15 YEARS OF SERVICE GROUPINGS

	All	≤ 15 YOS		≤ 10 YOS	
Category	N*	N	% of Total	N	% of Total
Current % of Total	202 (72.0)	141 (67.0)	56.0	70 (71.0)	35.0
Proposed % of Total	20 (7.1)	17 (8.0)	85.0	9 (8.0)	45.0
Undecided % of Total	59 (21.0)	53 (25.0)	89.0	35 (31.0)	59.0
Total % of Total	281	214	76.0	114	41.0

The majority of officers across the services in the sample prefer the current system. As the tables in Appendix F as well as Table 3.5 show, most of those in the group that would select the proposed system and those who would defer have 15 years or less of service. The sample is so small that conclusions based upon this sample should be viewed with caution.

GRADE

Three of the services revealed differences between the current and proposed system selectees in terms of grade, particularly for those with 10 or fewer YOS. Tables 3.6 to 3.8 show that those who select the current system tend to be of slightly higher grade. This would indicate that those who are most successful in terms of a military career are most likely to select the current system.

EXPECTED YEARS OF SERVICE

The amount of time a service member plans to spend in the military had the strongest effect on which retirement system was selected. The effect of this variable increased as the sample was controlled by actual YOS, Tables 3.9 to 3.12 (See Variable 26). Because the strength of this variable was greatest for those with 10 or fewer YOS, this group was isolated for closer examination.

There are 936 enlisted personnel in the sample (approximately half the sample) who have 10 or fewer YOS. Of these, 49% intend a military career of 20 or more years; 40% plan to leave with 10 or fewer YOS--probably at the end of their current enlistment; and 11% intend to leave before reaching retirement although they plan to serve more than 10 years. In other words, of those with 10 or fewer YOS, half plan a military career, half plan to leave.

Tables 3.13 to 3.15 show the career intentions of this group by service. The chi-square statistic [P_r (χ^2) $\leq$ 0.05)] indicates that significant differences exist between the services in terms of the relationship between their retirement system decision and the number of years they expect to serve. Table 3.13 is a display of those who will

TABLE 3.6

CROSSTABULATION OF ARMY ENLISTED PERSONNEL BY RANK FOR RETIREMENT DECISION WITH ≤ 10 YEARS OF SERVICE

V05		V13 CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECID-ED 3	ROW TOTAL
4	COUNT	2	9	10	21
E-4	ROW PCT	9.5	42.9	47.6	7.3
	COL PCT	2.0	9.8	10.6	
	TOT PCT	0.7	3.1	3.5	
5	COUNT	64	54	45	163
E-5	ROW PCT	39.3	33.1	27.6	56.6
	COL PCT	62.7	58.7	47.9	
	TOT PCT	22.2	18.8	15.6	
6	COUNT	34	29	39	102
E-6	ROW PCT	33.3	28.4	38.2	35.4
	COL PCT	33.3	31.5	41.5	
	TOT PCT	11.8	10.1	13.5	
7	COUNT	2	0	0	2
E-7	ROW PCT	100.0	0.0	0.0	0.7
	COL PCT	2.0	0.0	0.0	
	TOT PCT	0.7	0.0	0.0	
COLUMN TOTAL		102 35.4	92 31.9	94 32.6	288 100.0

RAW CHI SQUARE = 13.36397 WITH 6 DEGREES OF FREEDOM. SIGNIFICANCE = 0.0376
CRAMER'S V = 0.15232

NUMBER OF MISSING OBSERVATIONS = 3

TABLE 3.7

CROSSTABULATION OF AIR FORCE ENLISTED PERSONNEL BY RANK FOR RETIREMENT DECISION WITH $\leq$ 10 YEARS OF SERVICE

V05		V13 CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECID-ED 3	ROW TOTAL
4	COUNT	18	16	24	58
E-4	ROW PCT	31.0	27.6	41.4	26.7
	COL PCT	20.5	38.1	27.6	
	TOT PCT	8.3	7.4	11.1	
5	COUNT	66	26	58	150
E-5	ROW PCT	44.0	17.3	38.7	69.1
	COL PCT	75.0	61.9	66.7	
	TOT PCT	30.4	12.0	26.7	
6	COUNT	3	0	5	8
E-6	ROW PCT	37.5	0.0	62.5	3.7
	COL PCT	3.4	0.0	5.7	
	TOT PCT	1.4	0.0	2.3	
7	COUNT	1	0	0	1
E-7	ROW PCT	100.0	0.0	0.0	0.5
	COL PCT	1.1	0.0	0.0	
	TOT PCT	0.5	0.0	0.0	
COLUMN TOTAL		88	42	87	217
		40.6	19.4	40.1	100.0

RAW CHI SQUARE = 8.21700 WITH 6 DEGREES OF FREEDOM. SIGNIFICANCE = 0.2226
CRAMER'S V = 0.13760

NUMBER OF MISSING OBSERVATIONS = 2

TABLE 3.8

CROSSTABULATION OF NAVY ENLISTED PERSONNEL BY RANK FOR RETIREMENT DECISION WITH ≤ 10 YEARS OF SERVICE

V05	COUNT / ROW PCT / COL PCT / TOT PCT	V13 CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECID-ED 3	ROW TOTAL
4		12	6	11	29
E-4		41.4	20.7	37.9	8.4
		6.9	8.3	10.9	
		3.5	1.7	3.2	
5		97	46	62	205
E-5		47.3	22.4	30.2	59.2
		56.1	63.9	61.4	
		28.0	13.3	17.9	
6		62	20	28	110
E-6		56.4	18.2	25.5	31.8
		35.8	27.8	27.7	
		17.9	5.8	8.1	
7		2	0	0	2
E-7		100.0	0.0	0.0	0.6
		1.2	0.0	0.0	
		0.6	0.0	0.0	
COLUMN TOTAL		173	72	101	346
		50.0	20.8	29.2	100.0

RAW CHI SQUARE = 5.60670 WITH 6 DEGREES OF FREEDOM. SIGNIFICANCE = 0.4687
CRAMER'S V = 0.09001

TABLE 3.9

ARMY ENLISTED PERSONNEL
STANDARDIZED CANONICAL DISCRIMINANT FUNCTION
COEFFICIENTS CONTROLLED BY YEARS OF SERVICE FOR RETIREMENT DECISION

Variable Name	Variables	Years of Service		
		All YOS*	≤ 15 YOS	≤ 10 YOS
Rank	V05	-0.48972	0.39368	0.23476
Years of Service	V06		0.17677	
Education	V07	0.18408	-0.17446	
Age	V09	-0.18689		
Number of Dependents	V12	0.30343	-0.39418	-0.35628
Employment in Civilian Job	V24	0.15309		
Spouse Employed	V25			-0.25380
Years of Service Expected at Retirement	V26	-0.73541	0.74107	0.89413

TABLE 3.10

AIR FORCE ENLISTED PERSONNEL
STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS
CONTROLLED BY YEARS OF SERVICE FOR RETIREMENT DECISION

Variable Name	Variables	Years of Service		
		All YOS*	≤ 15 YOS	≤ 10 YOS
Rank	V05	-0.40036	-0.21693	-0.27773
Years of Service	V06		-0.37955	-0.28936
Age	V09	-0.37711		
Number of Dependents	V12	-0.36694	-0.41638	-0.32093
Civilian Job Potential	V22		-0.21512	-0.30190
Spouse Employed	V25	-0.16667	-0.29948	
Expected Years of Service at Retirement	V26	-0.46631	-0.52044	-0.68301
Civilian Job Offer	V28		-0.2264	

TABLE 3.11

MARINE CORPS ENLISTED PERSONNEL
STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS
CONTROLLED BY YEARS OF SERVICE FOR RETIREMENT DECISION

Variable Name	Variables	Years of Service		
		All YOS*	≤ 15 YOS	≤ 10 YOS
Education	V07	0.44519	0.51035	-0.49505
Sex	V08	0.18894	0.20155	
Age	V09	0.36757	0.24800	-0.24352
Number of Dependents	V12	-0.18208	-0.21014	0.51062
Civilian Job Potential	V22			-0.29066
Employment in Civilian Job	V24	-0.26654	-0.27512	0.30502
Spouse Employed	V25	-0.37902	-0.38841	0.56061
Expected Years of Service at Retirement	V26	0.78281	0.81008	-0.85304
Job Offer	V29			0.41998

TABLE 3.12

NAVY ENLISTED PERSONNEL STANDARDIZED
CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS CONTROLLED
BY YEARS OF SERVICE FOR RETIREMENT DECISION

Variable Name	Variables	Years of Service		
		All YOS*	≤ 15 YOS	≤ 10 YOS
Rank	V05	-0.33588	-0.36667	-0.55435
Years of Service	V06	-0.72396	-0.44563	
Education	V07	0.17285	0.23614	0.25791
Age	V09	0.40078	0.43385	0.57919
Employment in Civilian Job	V24	-0.15062	-0.19108	
Spouse Employed	V25	-0.27201	-0.32686	-0.48944
Expected Years of Service at Retirement	V26	-0.45384	-0.56207	-0.76458
Financial Situation	V29	0.43778	0.53919	0.61623

TABLE 3.13

CROSSTABULATION OF ENLISTED PERSONNEL FOR RETIREMENT DECISION
FOR THOSE WITH $\leq$ 10 YEARS OF SERVICE WHO EXPECT TO SERVE $\leq$ 10 YEARS

		V03				
	COUNT / ROW PCT / COL PCT / TOT PCT	AF ENLISTED 1	ARMY ENLISTED 4	MC ENLISTED 5	NAVY ENLISTED 7	ROW TOTAL
V13						
1 CURRENT SYSTEM		10	22	14	76	122
		8.2	18.0	11.5	62.3	32.9
		19.2	22.7	31.1	42.9	
		2.7	5.9	3.8	20.5	
2 PROPOSED SYSTEM		17	41	14	40	112
		15.2	36.6	12.5	35.7	30.2
		32.7	42.3	31.1	22.6	
		4.6	11.1	3.8	10.8	
3 UNDECIDED		25	34	17	61	137
		18.2	24.8	12.4	44.5	36.9
		48.1	35.1	37.8	34.5	
		6.7	9.2	4.6	16.4	
COLUMN TOTAL		52	97	45	177	371
		14.0	26.1	12.1	47.7	100.0

RAW CHI SQUARE = 21.83168 WITH 6 DEGREES OF FREEDOM. SIGNIFICANCE = 0.0013
CRAMER'S V = 0.17153

leave at the end of this enlistment. The table reveals that the Navy enlisted personnel are most likely to select the current system to avoid incurring a further 4-year obligation associated with selecting the options in the proposed system. The Army is more likely to prefer the proposed system and the Air Force is more likely to be undecided.

Overall, only 32.9% of enlisted personnel would select the current system and leave the military. The data indicate that 67.1% would either select the proposed system or consider it, thus serving 4 additional years for the proposed system benefits. As Table 3.14 indicates, those who expect to spend between 11 and 19 years in the service are even more likely to select the proposed system (47.2%) or defer the decision (36.8%).

Table 3.15 indicates the retirement system preferences of careerists. Obviously, the current system proves more attractive to this group although a substantial number would defer a decision. The latter position is particularly the case for the Air Force and Army samples, where 37.5% and 30.2%, respectively, were undecided.

The above data indicate that among non-career-oriented enlisted personnel, almost three-quarters could be influenced in retention terms by the benefits of the proposed system. The data broken out by service, rather than by combined for a 4 service comparison, appears in Appendix G.

TABLE 3.14

CROSSTABULATION OF ENLISTED PERSONNEL FOR RETIREMENT DECISION
FOR THOSE WITH $\leq$ 10 YEARS OF SERVICE WHO EXPECT TO SERVE 11-19 YEARS

V13	V03	AF ENLISTED (1)	ARMY ENLISTED (4)	MC ENLISTED (5)	NAVY ENLISTED (7)	ROW TOTAL
CURRENT SYSTEM	1	5	0	2	10	17
		29.4	0.0	11.8	58.8	16.0
		22.7	0.0	16.7	26.3	
		4.7	0.0	1.9	9.4	
PROPOSED SYSTEM	2	8	23	5	14	50
		16.0	46.0	10.0	28.0	47.2
		36.4	67.6	41.7	36.8	
		7.5	21.7	4.7	13.2	
UNDECIDED	3	9	11	5	14	39
		23.1	28.2	12.8	35.9	36.8
		40.9	32.4	41.7	36.8	
		8.5	10.4	4.7	13.2	
COLUMN TOTAL		22	34	12	38	106
		20.8	32.1	11.3	35.8	100.0

RAW CHI SQUARE = 13.43701 WITH 6 DEGREES OF FREEDOM. SIGNIFICANCE = 0.0366
CRAMER'S V = 0.25176

TABLE 3.15

CROSSTABULATION OF ENLISTED PERSONNEL FOR RETIREMENT DECISION FOR THOSE WITH $\leq$ 10 YEARS OF SERVICE WHO EXPECT TO SERVE 20 OR MORE YEARS

V13	V03	AF ENLISTED (1)	ARMY ENLISTED (4)	MC ENLISTED (5)	NAVY ENLISTED (7)	ROW TOTAL
CURRENT SYSTEM	1	70	76	31	83	260
	ROW PCT	26.9	29.2	11.9	31.9	56.6
	COL PCT	51.5	51.0	60.8	67.5	
	TOT PCT	15.3	16.6	6.8	18.1	
PROPOSED SYSTEM	2	15	28	7	15	65
	ROW PCT	23.1	43.1	10.8	23.1	14.2
	COL PCT	11.0	18.8	13.7	12.2	
	TOT PCT	3.3	6.1	1.5	3.3	
UNDECIDED	3	51	45	13	25	134
	ROW PCT	38.1	33.6	9.7	18.7	29.2
	COL PCT	37.5	30.2	25.5	20.3	
	TOT PCT	11.1	9.8	2.8	5.4	
COLUMN TOTAL		136	149	51	123	459
		29.6	32.5	11.1	26.8	100.0

RAW CHI SQUARE = 14.54238 WITH 6 DEGREES OF FREEDOM. SIGNIFICANCE = 0.0241
CRAMER'S V = 0.12586

NUMBER OF MISSING OBSERVATIONS = 30

SECTION 4

DEMOGRAPHIC DIFFERENTIATORS

The discriminant analysis indicated that the variables discussed in Section 3 were the strongest differentiators between persons who would select one retirement system over another. The discriminant analysis described in Section 2 disclosed other variables, many of which appeared to differentiate more as a function of sample size than as a function of clear differences between the two groups. For the most part, there is very little evidence to indicate that demographic or other major differences between the two groups exist in terms of the data used for this study.

For the enlisted personnel, only two trends emerged which could be considered influences upon the retirement system selection. These were the number of dependent children and the presence of a working spouse. Single officers were more likely to take the proposed system than were married officers. Further response patterns on the discriminant variables (where any difference at all occured) are reported in Appendix H.

NUMBER OF DEPENDENT CHILDREN

The number of dependent children was a variable differentiator for enlisted personnel in the Air Force, Army, and Marine Corps. Tables 4.1 to 4.3 indicate that those who select the proposed system are more likely to have children (and more of them) than those who would stay with the current system. Larger families influence the money requirements for the service member and may be a factor which would influence those who are undecided about the retirement options.

WORKING SPOUSE

Among the Navy, Army, and Marine Corps, whether or not the service member had a working spouse influenced retirement system selection. Those who would select the proposed system were more likely to have a working

TABLE 4.1

CROSSTABULATION OF AIR FORCE ENLISTED PERSONNEL
WITH ≤ 10 YEARS OF SERVICE FOR RETIREMENT DECISION
BY NUMBER OF DEPENDENTS

V12		V13 CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECIDED 3	ROW TOTAL
NONE	1	17	12	29	58
	ROW PCT	29.3	20.7	50.0	26.9
	COL PCT	19.5	28.6	33.3	
	TOT PCT	7.9	5.6	13.4	
ONE	2	20	12	17	49
	ROW PCT	40.8	24.5	34.7	22.7
	COL PCT	23.0	28.6	19.5	
	TOT PCT	9.3	5.6	7.9	
TWO	3	30	16	26	72
	ROW PCT	41.7	22.2	36.1	33.3
	COL PCT	34.5	38.1	29.9	
	TOT PCT	13.9	7.4	12.0	
THREE	4	14	1	11	26
	ROW PCT	53.8	3.8	42.3	12.0
	COL PCT	16.1	2.4	12.6	
	TOT PCT	6.5	0.5	5.1	
FOUR	5	4	0	3	7
	ROW PCT	57.1	0.0	42.9	3.2
	COL PCT	4.6	0.0	3.4	
	TOT PCT	1.9	0.0	1.4	
FIVE OR MORE	6	2	1	1	4
	ROW PCT	50.0	25.0	25.0	1.9
	COL PCT	2.3	2.4	1.1	
	TOT PCT	0.9	0.5	0.5	
	COLUMN TOTAL	87	42	87	216
		40.3	19.4	40.3	100.0

RAW CHI SQUARE = 11.51884 WITH 10 DEGREES OF FREEDOM. SIGNIFICANCE = 0.3185
CRAMER'S V = 0.16329

NUMBER OF MISSING OBSERVATIONS = 3

TABLE 4.2

CROSSTABULATION OF ARMY ENLISTED PERSONNEL
WITH ≤ 10 YEARS OF SERVICE FOR RETIREMENT DECISION
BY NUMBER OF DEPENDENTS

		V13			
	COUNT / ROW PCT / COL PCT / TOT PCT	CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECID-ED 3	ROW TOTAL
V12					
	1	31	21	24	76
NONE		40.8	27.6	31.6	26.3
		30.4	22.3	25.8	
		10.7	7.3	8.3	
	2	27	24	25	76
ONE		35.5	31.6	32.9	26.3
		26.5	25.5	26.9	
		9.3	8.3	8.7	
	3	26	27	24	77
TWO		33.8	35.1	31.2	26.6
		25.5	28.7	25.8	
		9.0	9.3	8.3	
	4	13	12	15	40
THREE		32.5	30.0	37.5	13.8
		12.7	12.8	16.1	
		4.5	4.2	5.2	
	5	4	6	5	15
FOUR		26.7	40.0	33.3	5.2
		3.9	6.4	5.4	
		1.4	2.1	1.7	
	6	1	4	0	5
FIVE OR MORE		20.0	80.0	0.0	1.7
		1.0	4.3	0.0	
		0.3	1.4	0.0	
	COLUMN TOTAL	102 35.3	94 32.5	93 32.2	289 100.0

RAW CHI SQUARE = 7.98460 WITH 10 DEGREES OF FREEDOM. SIGNIFICANCE = 0.6303
CRAMER'S V = 0.11753

NUMBER OF MISSING OBSERVATIONS = 2

TABLE 4.3

CROSSTABULATION OF MARINE CORPS ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE FOR RETIREMENT DECISION BY NUMBER OF DEPENDENTS

		V13			
	COUNT / ROW PCT / COL PCT / TOT PCT	CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECID-ED 3	ROW TOTAL
V12					
	1	18	9	12	39
NONE		46.2	23.1	30.8	35.5
		38.3	34.6	32.4	
		16.4	8.2	10.9	
	2	10	5	8	23
ONE		43.5	21.7	34.8	20.9
		21.3	19.2	21.6	
		9.1	4.5	7.3	
	3	15	7	9	31
TWO		48.4	22.6	29.0	28.2
		31.9	26.9	24.3	
		13.6	6.4	8.2	
	4	2	4	4	10
THREE		20.0	40.0	40.0	9.1
		4.3	15.4	10.8	
		1.8	3.6	3.6	
	5	1	0	4	5
FOUR		20.0	0.0	80.0	4.5
		2.1	0.0	10.8	
		0.9	0.0	3.6	
	6	1	1	0	2
FIVE OR MORE		50.0	50.0	0.0	1.8
		2.1	3.8	0.0	
		0.9	0.9	0.0	
	COLUMN TOTAL	47	26	37	110
		42.7	23.6	33.6	100.0

RAW CHI SQUARE = 9.42644 WITH 10 DEGREES OF FREEDOM. SIGNIFICANCE = 0.4922
CRAMER'S V = 0.20700

spouse or a spouse seeking work. Tables 4.4 and 4.6 indicate the differences between the two groups by service as well as providing a comparison with the undecided groups.

TABLE 4.4

CROSSTABULATION OF MARINE CORPS ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE FOR RETIREMENT DECISION BY WORKING SPOUSE

V25	V13 CURRENT SYSTEM 1	PROPOSE SYSTEM 2	UNDECID-ED 3	ROW TOTAL
1 YES-SERVICE	7 70.0 17.1 7.7	0 .0.0 0.0 0.0	3 30.0 9.7 3.3	10 11.0
2 YES-FULLTIME	16 41.0 39.0 17.6	10 25.6 52.6 11.0	13 33.3 41.9 14.3	39 42.9
3 YES-PARTTIME	4 36.4 9.8 4.4	2 18.2 10.5 2.2	5 45.5 16.1 5.5	11 12.1
4 NO-UNEMPLOYED	3 60.0 7.3 3.3	1 20.0 5.3 1.1	1 20.0 3.2 1.1	5 5.5
5 NO-NOT SEEKING	11 42.3 26.8 12.1	6 23.1 31.6 6.6	9 34.6 29.0 9.9	26 28.6
COLUMN TOTAL	41 45.1	19 20.9	31 34.1	91 100.0

RAW CHI SQUARE = 5.37546 WITH 8 DEGREES OF FREEDOM. SIGNIFICANCE = 0.7168
CRAMER'S V = 0.17186

NUMBER OF MISSING OBSERVATIONS = 19

TABLE 4.5

CROSSTABULATION OF ARMY ENLISTED PERSONNEL
WITH ≤ 10 YEARS OF SERVICE FOR RETIREMENT DECISION
BY WORKING SPOUSE

V25	V13	1 CURRENT SYSTEM	2 PROPOSE SYSTEM	3 UNDECID-ED	ROW TOTAL
1 YES-SERVICE		6	9	7	22
	ROW PCT	27.3	40.9	31.8	9.0
	COL PCT	6.9	11.4	9.0	
	TOT PCT	2.5	3.7	2.9	
2 YES-FULLTIME		33	29	37	99
	ROW PCT	33.3	29.3	37.4	40.6
	COL PCT	37.9	36.7	47.4	
	TOT PCT	13.5	11.9	15.2	
3 YES-PARTTIME		17	15	12	44
	ROW PCT	38.6	34.1	27.3	18.0
	COL PCT	19.5	19.0	15.4	
	TOT PCT	7.0	6.1	4.9	
4 NO-UNEMPLOYED		5	6	4	15
	ROW PCT	33.3	40.0	26.7	6.1
	COL PCT	5.7	7.6	5.1	
	TOT PCT	2.0	2.5	1.6	
5 NO-NOT SEEKING		26	20	18	64
	ROW PCT	40.6	31.3	28.1	26.2
	COL PCT	29.9	25.3	23.1	
	TOT PCT	10.7	8.2	7.4	
COLUMN TOTAL		87	79	78	244
		35.7	32.4	32.0	100.0

RAW CHI SQUARE = 3.91476 WITH 8 DEGREES OF FREEDOM. SIGNIFICANCE = 0.8647
CRAMER'S V = 0.08957

NUMBER OF MISSING OBSERVATIONS = 47

TABLE 4.6

CROSSTABULATION OF NAVY ENLISTED PERSONNEL
WITH ≤ 10 YEARS OF SERVICE FOR RETIREMENT DECISION
BY WORKING SPOUSE

V25	V13 CURRENT SYSTEM (1)	PROPOSE SYSTEM (2)	UNDECID-ED (3)	ROW TOTAL
1 YES-SERVICE	4	2	2	8
	50.0	25.0	25.0	3.3
	3.4	3.6	2.9	
	1.7	0.8	0.8	
2 YES-FULLTIME	42	27	34	103
	40.8	26.2	33.0	42.7
	35.9	49.1	49.3	
	17.4	11.2	14.1	
3 YES-PARTTIME	32	7	7	46
	69.6	15.2	15.2	19.1
	27.4	12.7	10.1	
	13.3	2.9	2.9	
4 NO-UNEMPLOYED	3	6	4	13
	23.1	46.2	30.8	5.4
	2.6	10.9	5.8	
	1.2	2.5	1.7	
5 NO-NOT SEEKING	36	13	22	71
	50.7	18.3	31.0	29.5
	30.8	23.6	31.9	
	14.9	5.4	9.1	
COLUMN TOTAL	117	55	69	241
	48.5	22.8	28.6	100.0

RAW CHI SQUARE = 16.48694 WITH 8 DEGREES OF FREEDOM. SIGNIFICANCE = 0.0359
CRAMER'S V = 0.18495

NUMBER OF MISSING OBSERVATIONS = 105

SECTION 5
CONCLUSIONS

The purpose of this study was to measure the number and examine the kind of persons who would select the proposed retirement system should it become law. In a discriminant analysis between those who would choose one system over another, few major differences emerged.

The major influences on the decision to select the proposed system proved to be the career intention of the respondent who had less than 10 years in the military. Those who did not intend a military career of 20 or more years under the current system were more interested in the proposed retirement system. Additionally, the majority of those indicating indecision in selection of a retirement system fall into this group.

Differences between the services indicate the greatest interest in the proposed system exists in the Army, whether or not the individual is a careerist. The Air Force sample was the most career oriented, the Navy the least. The Navy sample in comparison appeared to be the least influenced to incur additional service obligation by accepting the benefits of the proposed system.

Relatively little demographic difference exists between those who choose one system over another. The influence of family size and working spouse indicate that those experiencing the greatest economic need as well as expecting to leave the military are most influenced to select the proposed system for the additional funds it would provide.

Overall, the data indicate that the proposed system would have an impact on retention among enlisted non-careerists. The impact of the retention factor, however, cannot be ascertained without sample controls for those occupations the various services desire to retain.

Because a quota sample was employed, the study results should be considered with caution. Anticipating a policy change probably has a

different behavioral value than actually responding to policy change in fact. The importance of this issue can be seen in the large proportion of individuals who would defer a decision. It would be expected that career intentions and actual YOS at the time of passage would have a considerable influence upon system selection. Additional military obligation would be weighed against economic gain. For others, immediate economic gain would have to be examined against long-range economic benefits. At this time, those who do not intend a military career would appear most likely to select the USRBA.

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APPENDIX A

SURVEY SAMPLE DISTRIBUTION

The marginals in this actual sample differ from the marginals the analysis was performed upon as seen in Appendix C. In order to run the analysis program used, any case with a missing value was dropped so as not to shew tests of significance.

MARINE CORPS OFFICER AND ENLISTED SAMPLE

Rank/ Grade[a]	Length of Service by Years	Requested Sample	Received Sample	Difference[b]
01	6+	0	1	1
02	≤5	0	1	1
	6+	4	1	-3
03	6+	13	15	+2
04	6-17	6	5	-1
W1	6+	12	6	-6
W2	6+	7	3	-4
W4	6+	0	1	1
O Total		42	33	-9
E4	6+	7	0	-7
E5	≤5	0	23	23
	6+	62	27	35
E6	≤5	0	1	1
	6-17	96	75	-21
	18+	0	4	4
E7	6-17	39	25	-14
	18+	0	11	11
E8	6+	0	5	5
E Total		204	171	-33
Total		246	204	-42

[a] E = enlisted, O = officer, W = warrant officer.

[b] (-)N = did not meet sample in that category and by N value; (+)N = met sample in that category and exceeded sample by N value; (+) = met sample; N = requested no sample in that category, received sample by N value.

ARMY OFFICER AND ENLISTED SAMPLE

Rank/ Grade[a]	Length of Service by Years	Requested Sample	Received Sample	Difference[b]
W2	6+	8	0	-8
W3	6+	4	3	-1
03	≤5	0	3	3
	6+	68	44	-24
04	6-17	40	15	-25
05	6-17	12	5	-7
	18+	0	5	5
O Total		132	75	-57
E4	≤5	0	1	1
	6+	66	21	-45
E5	≤5	0	5	5
	6+	310	189	-121
E6	≤5	0	2	2
	6-17	304	195	-109
	18+	0	1	1
E7	6-17	112	65	-47
	18+	0	14	14
E8	6+	0	1	1
E Total		792	494	-298
Total		924	569	-355

[a] E = enlisted, O = officer, W = warrant officer.

[b] (-)N = did not meet sample in that category and by N value; (+)N = met sample in that category and exceeded sample by N value; (+) = met sample; N = requested no sample in that category, received sample by N value.

NAVY OFFICER AND ENLISTED SAMPLE

Rank/ Grade[a]	Length of Service by Years	Requested Sample	Received Sample	Difference[b]
W2	6+	4	2	-2
02	6+	0	1	1
03	≤5	0	3	3
	6+	40	29	-11
04	6-17	28	26	-2
	18+	0	10	10
05	6+	8	11	+3
0 Total		80	79	-1
E4	≤5	0	23	23
	6+	40	8	-32
E5	≤5	0	120	120
	6-17	216	108	-108
	18+	0	2	2
E6	≤5	0	6	6
	6-17	226	195	-31
	18+	0	39	39
E7	6-17	64	17	-47
	18+	0	16	16
E8	6+	0	20	20
E9	6+	0	5	5
E Total		546	559	+13
Total		626	638	+12

[a] E = enlisted, 0 = officer, W = warrant officer.

[b] (-)N = did not meet sample in that category and by N value; (+)N = met sample in that category and exceeded sample by N value; (+) = met sample; N = requested no sample in that category, received sample by N value.

AIR FORCE OFFICER AND ENLISTED SAMPLE

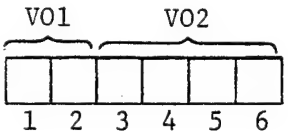
Rank/ Grade[a]	Length of Service by Years	Requested Sample	Received Sample	Difference[b]
03	6-17	76	58	-18
04	6-17	32	27	-5
	18+	0	3	3
05	6+	4	4	+
0 Total		112	92	-20
E4	≤5	0	6	6
	6+	98	56	-42
E5	6-17	308	216	-92
	18+	0	3	3
E6	6-17	120	75	-45
	18+	0	4	4
E7	6-17	28	30	+2
	18+	0	2	2
E8	6+	0	2	2
E Total		554	394	-160
Total		666	486	-180

[a]E = enlisted, 0 = officer, W = warrant officer.

[b](-)N = did not meet sample in that category and by N value; (+) = met sample in that category and exceeded sample by N value; (+) = met sample; N = requested no sample in that category, received sample by N value.

APPENDIX B

SURVEY QUESTIONNAIRE



MILITARY RETIREMENT PLAN SURVEY

This survey is designed to assess your response to the proposed military retirement plan in terms of your career plans. Many changes are proposed in the retirement system. The views of military personnel affected by these changes are an essential input to the Department of Defense.

Your response to these questions will be held in strict confidence. To ensure this, please do not identify yourself or your Social Security Account Number on any part of the survey. If for some reason you do not know the exact answer for any question, estimate an answer which comes closest to your view.

INSTRUCTIONS

A. Read each question and all of its responses carefully before selecting your answer. If any question is not clear, ask for help. If a question does not apply to you leave it blank.

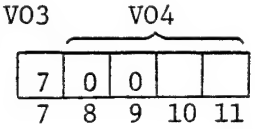
B. Select only one response to each question. Enter the number beside your answer in the boxes to the right. If the response is listed as 02, enter in the two boxes [0|2]. If the response is a number such as years of service, and you have 6 years, enter into the boxes [0|6].

C. If you make a mistake, erase the answer completely before entering a new one.

PART A. Questions in Part A are for general background information.

1. NAVY ENLISTED PERSONNEL ONLY:

Please enter the appropriate 2-letter designator from the list of CMFs below to indicate your specialty.



AB. Aviation Boatswain's Mate (Ground Support)

ABE - Launch & Recovery Equipments
ABF - Fuels
ABH - Aircraft Handling

AC. Air Controlman (Air Traffic)

AD. Aviation Machinist's Mate

AE. Aviation Electrician's Mate

AF. Aircraft Maintenanceman

AG. Aerographer's Mate (Meteorology)

AK. Aviation Storekeeper (Air Logistics)

AM. Aviation Structural Mechanic

AME - Safety Equipments
AMH - Hydraulics
AMS - Structures

AN. Airman

AO. Aviation Ordnanceman

AQ. Aviation Fire Control Technician (Air Ops)

AS. Aviation Support Equipments Technician

ASE - Electrical
ASH - Hydraulics & Structures
ASM - Mechanical

AT. Aviation Electronics Technician

AV. Avionics Technician

AW. Aviation ASW Operator (Anti-Sub Weps/Air Sensor Ops)

AX. Aviation ASW Technician (Anti-Sub Weapons)

AZ. Aviation Maintenance Administrationman (Tech Librarian)

BM. Boatswain's Mate

BT. Boiler Technician (Tender/Repair/Marine Engineer) (BR)

BU. Builder

CE. Construction Electrician

CM. Construction Mechanic

CN. Constructionman

NAVY ENLISTED PERSONNEL Cont.

CT. Cryptologic Technician

- CTS - Administration & Intelligence
- CTI - Interpretion & Linguistics
- CTM - Maintenance & Repair
- CTO - Communications & Comm Security
- CTR - Collection & Radio/Telecommunications
- CTT - Technical & Electronic Intelligence

CU. Master Constructionman

DK. Disbursing Clerk (Paymaster & Salaries)

DM. Illustrator Draftsman (Graphic Arts)

DN. Dentalman

DP. Data Processing Technician (Computer Operations)

DS. Data Systems Technician (Computer Programming/Repair)

DT. Dental Technician

EA. Engineering Aid (Orthographic & Isometric Drawing)

EM. Electrician's Mate (Writing & Repair)

EN. Engineman (Marine Engineering)

EO. Equipment Operator (Earth Moving Machines, etc.)

EQ. Equipmentsman (Equipment Management)

ET. Electronics Technician

- ETN - Navigation & Communications (Repair & Maint.)
- ETR - Radar (Equipments Maintenance)

EW. Electronics Warfare Technician (Ship Sensor Ops)

FT. Fire Control Technician (Ship Weapons Control)

- FTB - (Fleet) Ballistic Missile Systems
- FTG - (Naval) Gunfire Control Systems
- FTM - (Guided) Missile Weapons Control Systems

FN. Fireman

GM. Gunner's Mate (Ship Ordnance & Maintenance)

- GMG - (Naval) Guns Maintenanceman
- GMM - (Guided) Missile Launching Systems
- GMT - Technician & Specialists

HM. Hospital Corpsman (Health Care)

HN. Hospitalman

HT. Hull Maintenance Technician (Ship Maintenance) (DC/SF)

IC. Interior Communications Electrician

IM. Instrumentman (Metal Fabrication & Schematics)

NAVY ENLISTED PERSONNEL cont.

IS. Intelligence Specialist (PT) (Photo-Interpretionist)

JO. Journalist (Media)

LI. Lithographer (Printing & Rotographics)

LN. Legalman (Law & Naval Justice)

MA. Master-At-Arms (Law Enforcement)

ML. Molder (Construction of Molds & Castings)

MM. Machinist's Mate

MN. Mineman (Water Mine Ordnance & Maintenance)

MR. Machinery Repairman

MS. Mess Management Specialist (CS/SD) (Commissary/Food Prep)

MT. Missile Technician

MU. Musician

NC. Navy Counselor (Career Counselor)

OM. Opticalman (Precision Lens & Metal Grinding)

OS. Operations Specialist (Radar/Ship Ops/Maneuvering/RD)

OT. Ocean Systems Technician (Sensor Ops/Subelint/STO)

PC. Postal Clerk (Mail Handling/TE)

PH. Photographer's Mate

PI. Precision Instrumentman (Metal Fabrication Management)

PM. Patternmaker (Fabrication of Plates & Patterns)

PN. Personnelman (Personnel & Record Administration)

PR. Aircrew Survival Equipmentman (Parachute Rigger)

QM. Quartermaster (Navigator & Ship Control)

RM. Radioman (Communications & Teletype Message Traffic)

SH. Ship's Serviceman (Barber/Tailor/Store/Laundry/Clerk)

SK. Storekeeper (Logistics/Stores/Supplies/Food Stuffs)

SM. Signalman (Semaphoric (Flag/Light) Communications)

SN. Seaman

ST. Sonar Technican (Acoustical & Hydrophonic)

STG - Underwater Fire Control Systems (from Surface)
STS - Submarine Fire Control Systems (Subsurface)

SW. Steelworker (Cut/Form/Place/Tie Metal Materials)

TD. Tradevman (Simulators & Training Devices Sys Support)

TM. Torpedoman's Mate

NAVY ENLISTED PERSONNEL cont.

UT. Utilitiesman (Installation of Water/Heat/Refig Plants)

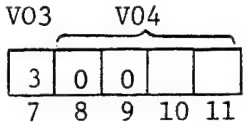
YN. Yeoman (Administration/Clerical/Office Management)

ZZ. I don't know or am not sure of my CMF.

PART A. Questions in Part A are for general background information.

1. ARMY COMMISSIONED AND WARRANT OFFICERS ONLY:

Please enter the appropriate 2-digit number from the list of OPMs below to indicate your specialty.

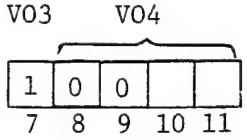


11. Infantry
12. Armor
13. Field Artillery
14. Air Defense Artillery
15. Aviation
21. Engineer
25. Combat Communications-Electronics
26. Fixed Telecommunications Systems
27. Communications-Electronics Engineering
28. Instructional Technology and Management
31. Law Enforcement
35. Tactical/Strategic Intelligence
36. Counterintelligence/HUMINT
37. Electronic Warfare Cryptology
41. Personnel Management
42. Personnel Administration and Administrative Management
43. Club Management
44. Finance
45. Comptroller
46. Public Affairs
47. Education
48. Foreign Area Officer
49. Operations Research/ Systems Analysis
51. Research and Development
52. Atomic Energy
53. Automatic Data Processing
54. Operations and Force Development
70. Logistics Management
71. Aviation Material Management
72. Communications Electronics Material Management
73. Missile Material Management
74. Chemical
75. Munitions Material Management
76. Armament Material Management
77. Tank/Ground Mobility Material Management
81. Petroleum Management
82. Food Management
83. General Troop Support Material Management
86. Traffic Management
87. Marine and Terminal Operations
88. Highway and Rail Operations
91. Maintenance Management
92. Supply Management
93. Logistics Services Management
95. Transportation Management
97. Procurement
98. I don't know or am not sure of my OPMS

PART A. Questions in Part A are for general background information.

1. AIR FORCE ENLISTED PERSONNEL ONLY:

Please enter the appropriate 2-digit number from the list of Career Fields below to indicate your specialty.

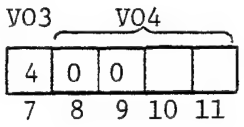


11. Aircrew Operations
20. Intelligence
22. Photomapping
23. Audiovisual
24. Safety
25. Weather
27. Command Control Systems Operations
29. Communications Operations
30. Communications-Electronics Systems
31. Missile Electronic Maintenance
32. Avionic Systems
34. Training Devices
36. Wire Communications Systems Maintenance
39. Maintenance Management Systems
40. Intricate Equipment Maintenance
42. Aircraft Systems Maintenance
43. Aircraft Maintenance
44. Missile Maintenance
46. Munitions and Weapons Maintenance
47. Vehicle Maintenance
51. Computer Systems
54. Mechanical/Electrical
55. Structural/Pavements
56. Sanitation
57. Fire Protection
59. Marine
60. Transportation
61. Services
62. Food Services
63. Fuels
64. Supply
65. Procurement
66. Logistics Plans
67. Accounting & Finance, & Auditing
69. Management Analysis
70. Administration
71. Printing
73. Personnel
74. Morale, Welfare, and Recreation
75. Education and Training
79. Information
81. Security Police
82. Special Investigations
87. Band
90/91. Medical
92. Aircrew Protection
98. Dental
99. I don't know or am not sure of my CF.

PART A. Questions in Part A are for general background information.

1. ARMY ENLISTED PERSONNEL ONLY:

Please enter the appropriate 2-digit number from the list of CMFs below to indicate your specialty.

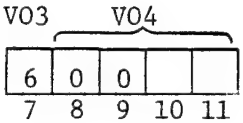


11. Infantry
12. Combat Engineering
13. Field Artillery
16. Air Defense Artillery
19. Armor
23. Air Defense Missile Maintenance
27. Ballistic/Land Combat Missile & Light Air Defense Weapons Systems Maintenance
28. Aviation Communications-Electronics
29. Communications-Electronics Maintenance
31. Communications-Electronics Operations
33. EW/Intercept Systems Maintenance
51. General Engineering
54. Chemical
55. Ammunition
63. Mechanical Maintenance
64. Transportation
67. Aviation Maintenance
71. Administration
74. Automatic Data Processing
76. Supply and Service
79. Recruitment and Retention
81. Topographic Engineering
84. Public Affairs and Audio-Visual
91. Medical
92. Petroleum
94. Food Service
95. Law Enforcement
96. Military Intelligence
97. Band
98. EW/Cryptologic Operations
09. Reporting Codes and Special Duty Assignment
99. I don't know or am not sure of my CMF.

PART A. Questions in Part A are for general background information.

1. MARINE CORPS COMMISSIONED AND WARRANT OFFICERS ONLY:

Please enter the appropriate 2-digit number from the list of Occupational Fields below to indicate your specialty.

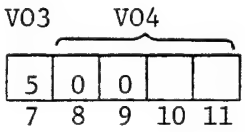


01. Personnel and Administration
02. Intelligence
03. Infantry
04. Logistics
08. Field Artillery
15. Printing and Reproduction
21. Ordnance
26. Signals Intelligence/ Electronic Warfare Officer
31. Transportation
33. Food Service
34. Auditing, Finance and Accounting
40. Data Systems
43. Public Affairs
44. Judge Advocate
49. Training and Training Aids
55. Band
57. Nuclear, Biological and Chemical
58. Military Police and Corrections
59. Electronics Maintenance
60/61. Aircraft Maintenance
68. Weather Service
72. Air Control/Air Support/ Anti-Air Warfare
75. Pilots/Naval Flight Officers
96. Special Education Program
99. Identifying and Reporting MOSs
09. I don't know or am not sure of my OC.

PART A. Questions in Part A are for general background information.

1. MARINE CORPS ENLISTED PERSONNEL ONLY:

Please enter the appropriate 2-digit number from the list of Occupational Fields below to indicate your specialty.

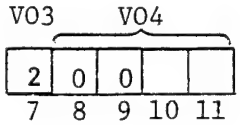


01. Personnel and Administration
02. Intelligence
03. Infantry
04. Logistics
08. Field Artillery
11. Utilities
13. Engineer, Construction, Equipment and Shore Party
14. Drafting, Surveying and Mapping
15. Printing and Reproduction
18. Tank and Amphibian Tractor
21. Ordnance
23. Ammunition and Explosive Ordnance Disposal
25. Operational Communications
26. Signals Intelligence/ Ground Electronic Warfare
28. Telecommunications Maintenance
30. Supply Administration and Operations
31. Transportation
32. Repair Services
33. Food Service
34. Auditing, Finance and Accounting
40. Data Systems
41. Marine Corps Exchange and Clubs
43. Public Affairs
44. Legal Services
46. Photography
49. Training and Training Aids
55. Bands
57. Nuclear, Biological and Chemical
58. Military Police and Corrections
59. Electronics Maintenance
60/61. Aircraft Maintenance
65. Aviation Ordnance
66. Avionics
68. Weather Service
70. Aviation Operations
72. Air Control/Air Support/ Anti-Air Warfare
73. Air Traffic Control and Enlisted Flight Crews
99. I don't know or am not sure of my OF.

PART A. Questions in Part A are for general background information.

1. AIR FORCE COMMISSIONED AND WARRANT OFFICERS ONLY:

Please enter the appropriate 2-digit number from the list of Career Areas below to indicate your specialty.

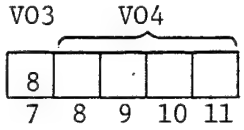


02. International Politico-Military Affairs
05. Disaster Preparedness
10. Pilot
15. Navigator
16. Air Traffic Control
17. Air Weapons Director
18. Missile Operations
20. Space Systems
23. Audio-Visual
25. Weather
26. Scientific
27. Acquisition Program Management
28. Development Engineering
29. Program Management
30. Communications-Electronics
31. Missile Maintenance
40. Aircraft Maintenance and Munitions
51. Computer Systems
55. Civil Engineering
57. Cartography/Geodesy
60. Transportation
62. Supply Services
64. Supply Management
65. Procurement/Manufacturing Management
66. Logistics Plans and Programs
67. Financial
69. Management Analysis
70. Administration
73. Personnel
74. Manpower Management
75. Education and Training
79. Information
80. Intelligence
81. Security Police
82. Special Investigations
87. Band
88. Legal
89. Chaplain
90. Health Svcs. Management
91/92. Biomedical Sciences
93/94/95. Physician
96. Medical Research
97. Nurse
98. Dental
99. Veterinary
09. I don't know or am not sure of my CA.

PART A. Questions in Part A are for general background information.

1. NAVY COMMISSIONED AND WARRANT OFFICERS ONLY:

Please enter the appropriate 4-digit number from the list of OPMSs below to indicate your specialty.



1000. Unrestricted Line Officer

1050. Surface, Subsurface, Special Warfare or Aviation

1110. Surface Warfare

1120. Submarine Warfare

1130. Special Warfare

1160. Surface Warfare Student

1170. Submarine Warfare Student

1180. Special Warfare Student

1300., 1301., 1302. Pilot/Naval Flight Officer

1310., 1311., 1312. Navy Pilot

1320., 1321., 1322. Naval Flight Officer

1372. Naval Flight Officer, Flight Training Student

1392. Pilot Flight Training Student

1440. Engineering Duty Officer

1500. Aeronautical Engineering/ Maintenance Duty Officer

1510., 1511., 1512. Aeronautical Engineering Duty Officer

1520. Aeronautical Maintenance Duty Officer

1610. Special Duty Officer (Cryptology)

1630. Special Duty Officer (Intelligence)

1650. Special Duty Officer (Public Affairs)

1800., 1802. Special Duty Officer (Geophysics)

2100., 2102. Medical Corps

2200. Dental Corps

2300., 2302. Medical Service Corps

2500. Judge Advocate General Corps

2900. Nurse Corps

3100. Supply Corps

4100. Chaplain Corps

5100. Civil Engineer Corps

6110. Deck-Surface

6120. Operations-Surface

6130. Engineering/Repair-Surface

6150. Nuclear Power-Surface

6160. Ordnance-Surface

6180. Electronics-Surface

6210. Deck-Submarine

6220. Operations-Submarine

6230. Engineering/Repair-Submarine

6250. Nuclear Power-Submarine

6260. Ordnance-Submarine

6280. Electronics-Submarine

6310. Aviation-Deck

6320. Aviation-Operations

6330. Aviation-Maintenance

6360. Aviation-Ordnance

6380. Avionics

6410. Administration

NAVY COMMISSIONED AND WARRANT OFFICERS cont.

6420. Data Processing
6430. Bandmaster
6440. Cryptology
6450. Intelligence
6460. Meteorology
6470. Photography
6480. Explosive Ordnance Disposal
6510. Supply Corps
6520. Mess Management
6530. Civil Engineer Corps
7110. Boatswain-Surface
7120. Operations Technician-Surface
7130. Engineering Technician-Surface
7140. Repair Technician-Surface
7150. Nuclear Power-Surface
7160. Ordnance Technician-Surface
7170. Underwater Ordnance Technician-Surface
7180. Electronics Technician-Surface
7210. Boatswain-Submarine
7220. Operations Technician-Submarine
7240. Repair Technician-Submarine
7250. Nuclear Power Technician-Submarine
7260. Ordnance Technician Submarine
7270. Underwater Ordnance Technician-Submarine
7310. Aviation Boatswain
7320. Aviation Operating Technician
7321. Aviation Operating Technician-Operational Flying
7340. Aviation Maintenance Technician
7360. Aviation Ordnance Technician
7380. Aviation Electronics Technician
7410. Ship's Clerk
7420. Data Processing Technician
7430. Bandmaster
7440. Cryptology
7450. Intelligence Technician
7460. Aerographer
7470. Photographer
7480. Explosive Ordnance Disposal Technician
7510. Supply Corps
7520. Food Services
7530. Civil Engineering
7540. Physician's Assistant
7777. I don't know or am not sure of my OPMS.

V05 2. What is your present rank? 12 13

If enlisted, enter E before the grade.

If officer, enter O before the grade.

If warrant, enter W before the grade.

For example, if you are an E-6, enter E 6

V06 3. To the nearest year, what is your years of service pay bracket (if you had a break in service, count current time and time in previous tours). 14 15

V07 4. Which one of the following best describes the highest level of education you have completed? (Include GED credits, if any.) 16 17

01. Not a high school graduate
02. High school GED certificate
03. High school diploma graduate
04. Some college study, but no degree
05. Associate degree
06. Bachelors degree
07. Some graduate study, but no degree
08. Masters degree
09. Law degree
10. Doctorate degree

V08 5. Are you 18

1. Male
2. Female

V09 6. How old were you on your last birthday? 19

1. 22-25
2. 26-30
3. 31-35
4. 36-40
5. 41-45
6. 46-50
7. Over 50

V10 7. What do you consider to be your main racial or ethnic group? ☐ 20

1. Afro-American/Black/Negro
2. American Indian/Alaskan Native
3. Hispanic/Puerto Rican/Mexican/Cuban/Latin/Chicano/ Other Spanish
4. Oriental/Asian/Chinese/Japanese/Korean/Filipino/ Pacific Islander
5. White/Caucasian

V11 8. What is your marital status now? ☐ 21

1. Married
2. Widowed
3. Divorced
4. Separated
5. Single, never married

V12 9. How many dependent children do you have? ☐ 22

1. None
2. One
3. Two
4. Three
5. Four
6. Five or more

PART B. Questions in Part B relate specifically to retirement.

V13 1. Assume that the proposed retirement system were adopted. Would you ☐ 23

1. Decide to remain with the current system?
2. Decide to select the proposed system?
3. Defer the decision for awhile?

If your answer was 2, skip to Question #3. If your answer was 3, skip to Question #5.

V14 2. If your answer to Question 1 was to remain with the current retirement system, would you ☐ 24

1. Retire after 30 years of service?
2. Retire after 20 years of service?
3. Separate prior to 20 years of service?

V15 3. If your answer to Question 1 was to select the proposed system, would you

☐ 25

1. Retire at 30 years of service?
2. Retire at 20 years of service?
3. Separate after the first opportunity to collect money under the early withdrawal provision?
4. Separate as soon as I could after collecting the maximum amount possible under the early withdrawal provision?

V16 4. If your answer to Question 1 was to select the proposed system, is your primary reason the benefits in the early withdrawal system?

☐ 26

1. Yes
2. No

V17 5. Would selecting the proposed retirement system change the number of years you would plan to serve in the service?

☐ 27

1. Yes, I would serve more years
2. Yes, I would serve fewer years
3. No, I would serve the same number of years

V18 6. If the proposed retirement system had been available at the time you <u>first</u> entered active service, would this have influenced the number of years you would have planned to serve?

☐ 28

1. Yes, I would have planned to serve more years
2. Yes, I would have planned to serve fewer years
3. No, I would have planned the same number of years

PART C. Questions in Part C relate to your military career and career intentions.

V19 1. If enlisted, how likely are you to reenlist at the end of your current term of service? ☐ 29

1. Does not apply, I plan to retire
2. No chance
3. Slight possibility
4. Good possibility
5. Very probable
6. Certain
7. Don't know

V20 2. If you are a commissioned officer, are you ☐ 30

1. Regular
2. Reserve

V21 3. If you left the service right NOW, how much would you expect to earn PER YEAR in wages and salary if you took a full-time civilian job? DO NOT INCLUDE FRINGE BENEFITS IN YOUR ESTIMATE. ☐ 31

1. Less than $10,000
2. Between $10,000 and $15,000
3. Between $15,000 and $20,000
4. Between $20,000 and $25,000
5. Between $25,000 and $30,000
6. Between $30,000 and $40,000
7. Over $40,000
8. Don't Know

V22 4. If you were to leave the service NOW and try to find a civilian job, how likely would you be to find a good civilian job? (Choose one). ☐ 32

1. No chance
2. Slight possibility
3. Good possibility
4. Very probable
5. Certain
6. Don't know

V23 5. Suppose you were to leave the service NOW and try to find a civilian job. How likely would you be to find a civilian job that uses the skills in your military career field? ☐ 33

1. No chance
2. Slight possibility
3. Good possibility
4. Very probable
5. Certain
6. Don't know

V24 6. Did you have another paying job(s) during the past 12 months in addition to your military service? ☐ 34

1. No, I did not have another paying job.
2. No, I couldn't find another paying job.
3. No, I did not want another paying job.
4. Yes, I had another paying job.

V25 7. Did your spouse have a paying job(s) during the past 12 months? ☐ 35

1. Yes, in the Armed Forces
2. Yes, working full-time in a civilian job
3. Yes, working part-time in a civilian job
4. No, unemployed, laid-off, looking for work
5. No, my spouse neither worked nor looked for work

V26 8. When you finally leave the military, how many total years of service do you expect to have? ☐☐ 36 37

V27 9. When you finally leave the military, what pay grade do you think you will have? (Use the same answering system described in Question 2, Part A). ☐☐ 38 39

V28 10. In the past 12 months, did you receive any job offers for a civilian job which you could take if you left the service? ☐ 40

1. Yes
2. No

V29 11. Compared to three years ago, is your financial situation now

41

1. A lot better than 3 years ago
2. Somewhat better than 3 years ago
3. About the same as 3 years ago
4. Somewhat worse than 3 years ago
5. A lot worse than 3 years ago

V30 12. Suppose you left the service NOW. How do you think the total military compensation you are receiving now (pay and benefits) would compare with the total compensation (pay and benefits) you would receive in civilian job? (Choose one)

42

1. More in the military
2. About the same in a military and civilian job
3. Less in the military
4. I have no idea what I could earn in civilian life

COMMENTS:

APPENDIX C

SURVEY QUESTIONNAIRE CODEBOOK

CODEBOOK

MILITARY RETIREMENT PLAN SURVEY

VARIABLE NAME		LABEL	COLUMN LOCATION	FREQUENCY
V01		Location	1-2	
	11.	East Coast		947
	12.	West Coast		980
V02		Form Number	3-6	
V03		Branch Identifier	7	
V04[1]		Occupation Information	8-11[1]	Appendix D[2]
	100xx[3]	Air Force Enlisted Personnel		399
	200xx	Air Force Commissioned and Warrant Officers		92
	300xx	Army Commissioned and Warrant Officers		75
	400xx	Army Enlisted Personnel		509
	500xx	Marine Corps Enlisted Personnel		175
	600xx	Marine Corps Commissioned and Warrant Officers		35
	700xx	Navy Enlisted Personnel		563
	8xxxx	Navy Commissioned and Warrant Officers		79
	0	MDC		
V05[1]		Rank	12-13[1]	
		E4		118
		E5		705
		E6		604
		E7		180
		E8		28
		E9		5
		W1		6
		W2		5
		W3		3
		W4		1
		O1		1
		O2		3
		O3		149

[1] Alphanumeric.

[2] See Appendix D for listing of occupations.

[3] x = MOS codes

VARIABLE NAME	LABEL	COLUMN LOCATION	FREQUENCY
V05 cont.	Rank	12-13	
	04		86
	05		25
	0 MDC		8
V06	Years of Service	11-15	
	1-5		194
	6-8		568
	9-11		408
	12-14		340
	15-17		223
	18-28		169
	0 MDC		25
V07	Education	16-17	
	01. Not a HS graduate		31
	02. HS GED		197
	03. HS diploma		570
	04. Some college, no degree		680
	05. Associate Degree		136
	06. Bachelors Degree		126
	07. Some graduate study, no degree		70
	08. Masters Degree		103
	09. Law Degree		4
	10. Doctorate Degree		8
	0 MDC		2
V08	Sex	18	
	1. Male		1843
	2. Female		82
	0 MDC		0
V09	Age	19	
	1. 22-25		309
	2. 26-30		733
	3. 31-35		534
	4. 36-40		270
	5. 41-45		46
	6. 46-50		7
	7. Over 50		2
	0 MDC		26

VARIABLE NAME	LABEL	COLUMN LOCATION	FREQUENCY
V10	Race - Ethnicity	20	
	1. Black		359
	2. American Indian/Alaskan Native		35
	3. Hispanic		85
	4. Asian		76
	5. White		1355
	0 MDC		17
V11	Marital Status	21	
	1. Married		1502
	2. Widowed		1
	3. Divorced		127
	4. Separated		69
	5. Single, never married		224
	0 MDC		4
V12	Number of Dependent Children	22	
	1. None		505
	2. One		392
	3. Two		586
	4. Three		280
	5. Four		113
	6. Five or more		46
	0 MDC		5
V13	Actions if System is Adopted	23	
	1. Remain with current system		1134
	2. Select proposed system		307
	3. Defer decision		477
	0 MDC		9
V14	Remain with Current System	24	
	1. Retire after 30 years		105
	2. Retire after 20 years		954
	3. Separate prior to 20 years		75
	0 N/A, MDC		793
V15	Select Proposed System	25	
	1. Retire at 30 years		15
	2. Retire at 20 years		94
	3. Separate to collect money		98
	4. Separate for maximum amount		96
	0 N/A, MDC		1624

VARIABLE NAME	LABEL	COLUMN LOCATION	FREQUENCY
V16	Reason for Selection of Proposed System due to Benefits	26	
	1. Yes		255
	2. No		49
	0 N/A, MDC		1623
V17	Would New System Induce Changes in YOS	27	
	1. Yes - more years served		220
	2. Yes - fewer years served		571
	3. No - same years served		817
	0 MDC		319
V18	Effect if System Instituted at Entry		
	1. Yes - more years served		199
	2. Yes - fewer years served		890
	3. No - same years served		764
	0 MDC		74
V19	If Enlisted, Will You Reenlist?	29	
	1. NA, plan to retire		234
	2. No chance		268
	3. Slight possibility		187
	4. Good possibility		207
	5. Very probable		188
	6. Certain		404
	7. Don't know		154
	0 N/A, MDC		285
V20	Commissioned Officer	30	
	1. Regular		259
	2. Reserve		61
	0 N/A, MDC		1607
V21	Salary Expectations if Civilian	31	
	1. Under $10,000		73
	2. $10,000 - $15,000		452
	3. $15,000 - $20,000		557
	4. $20,000 - $25,000		394
	5. $25,000 - $30,000		153
	6. $30,000 - $40,000		77
	7. Over $40,000		45
	8. Don't know		154
	0 MDC		22

VARIABLE NAME	LABEL	COLUMN LOCATION	FREQUENCY
V22	Chance of Finding a Good Civilian Job	32	
	1. No chance		18
	2. Slight possibility		87
	3. Good possibility		481
	4. Very probable		494
	5. Certain		732
	6. Don't know		99
	0 MDC		16
V23	Chance of Using Skills in Civilian Job	33	
	1. No chance		260
	2. Slight possibility		224
	3. Good possibility		377
	4. Very probable		390
	5. Certain		618
	6. Don't know		38
	0 MDC		20
V24	Paying Job in Past 12 Months	34	
	1. No - no other job		1099
	2. No - couldn't find one		33
	3. No - did not want one		238
	4. Yes - had another job		532
	0 MDC		25
V25	Did Spouse Have Another Paying Job	35	
	1. Yes - in service		77
	2. Yes - full time		658
	3. Yes - part time		291
	4. No - unemployed, seeking		74
	5. No - not seeking		496
	0 N/A, MDC		331
V26	Years of Service Expected at Retirement	36-37	
	1. 1-5		37
	2. 6-8		206
	3. 9-11		192
	4. 12-14		97
	5. 15-17		28
	6. 18-28		1232
	7. 29-35		92
	0 MDC		43

VARIABLE NAME		LABEL	COLUMN LOCATION	FREQUENCY
V27[1]		Expected Pay Grade at Retirement	38-39[1]	
		E4		26
		E5		170
		E6		425
		E7		446
		E8		332
		E9		176
		W2		4
		W3		7
		W4		11
		O1		1
		O2		1
		O3		53
		O4		63
		O5		118
		O6		67
		O7		11
		O8		8
		O9		2
	0	MDC		6
V28		Job Offers in Past 12 Months	40	
	1.	Yes		996
	2.	No		907
	0	MDC		24
V29		Financial Situation Compared to 3 Years Ago	41	
	1.	Lot better		320
	2.	Somewhat better		437
	3.	About the same		499
	4.	Somewhat worse		428
	5.	A lot worse		223
	0	MDC		20
V30		Military vs. Civilian Compensation	42	
	1.	More in military		350
	2.	About same		438
	3.	Less in military		820
	4.	No idea		290
	0	MDC		29

[1]Alphanumeric

APPENDIX D

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF THE UNIFORMED SERVICES BY YEARS OF SERVICE

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF AIR FORCE ENLISTED PERSONNEL

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V09		1	0.889122	0.0000	34.419	0.0000	1	2	AGE
2	V26		2	0.846144	0.0000	25.002	0.0000	1	2	YOS EXPECTED AT RETIREMENT
3	V05		3	0.834208	0.0000	18.152	0.0000	1	2	RANK
4	V12		4	0.819724	0.0000	15.010	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN
5	V25		5	0.816025	0.0000	12.265	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	9.593594	8.984038
V09	-2.580304	-3.100429
V12	2.805144	2.432699
V25	0.8590585	0.7837337
V26	2.394811	1.966131
(CONSTANT)	-34.44799	-28.21544

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.22545	100.00	100.00	0.4289228	0	0.8160253	55.605	5	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF AIR FORCE ENLISTED PERSONNEL

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.40036
V09	-0.37711
V12	-0.36694
V25	-0.16667
V26	-0.46631

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.22694
2	0.98631

NUMBER OF CASES BY GROUP

	NUMBER OF CASES		
V13	UNWEIGHTED	WEIGHTED	LABEL
1	226	226.0	CURRENT SYSTEM
2	52	52.0	PROPOSED SYSTEM
TOTAL	278	278.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
AIR FORCE ENLISTED PERSONNEL WITH $\leq$ 10 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.914999	0.0008	11.891	0.0008	1	2	YOS EXPECTED AT RETIREMENT
2	V06		2	0.885147	0.0004	8.2395	0.0004	1	2	YEARS OF SERVICE
3	V12		3	0.872994	0.0006	6.1103	0.0006	1	2	NUMBER OF DEPENDENT CHILDREN
4	V22		4	0.863817	0.0010	4.9266	0.0010	1	2	CHANCE OF FINDING GOOD CIVILIAN JOB
5	V05		5	0.856106	0.0016	4.1684	0.0016	1	2	RANK

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	18.67025	18.19433
V06	-0.3029469	-0.7678944
V12	1.393440	1.158710
V22	11.30361	10.56534
V26	1.320525	0.9783164
(CONSTANT)	-55.78857	-50.21416

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.8561059	19.498	5	0.0016
1*	0.16808	100.00	100.00	0.3793337					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
AIR FORCE ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.27773
V06	-0.28936
V12	-0.32093
V22	-0.30190
V26	-0.68301

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.28104
2	0.50885

NUMBER OF CASES BY GROUP

	NUMBER OF CASES		
V13	UNWEIGHTED	WEIGHTED	LABEL
1	88	88.0	CURRENT SYSTEM
2	42	42.0	PROPOSED SYSTEM
TOTAL	130	130.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
AIR FORCE ENLISTED PERSONNEL WITH ≤ 15 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V06		1	0.898346	0.0000	23.537	0.0000	1	2	YEARS OF SERVICE
2	V26		2	0.857475	0.0000	17.203	0.0000	1	2	YOS EXPECTED AT RETIREMENT
3	V12		3	0.846048	0.0000	12.495	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN
4	V25		4	0.836746	0.0000	9.9992	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
5	V05		5	0.830802	0.0000	8.3091	0.0000	1	2	RANK
6	V28		6	0.826413	0.0000	7.1066	0.0000	1	2	JOB OFFERS IN PAST 12 MONTHS?
7	V22		7	0.820330	0.0000	6.3203	0.0000	1	2	CHANCE OF FINDING GOOD CIVILIAN JOB

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	12.38574	12.02425
V06	-2.549912	-3.028804
V12	3.120047	2.733090
V22	9.899140	9.239011
V25	1.105482	0.9818176
V26	1.837414	1.451151
V28	6.704517	6.223759
(CONSTANT)	-46.06854	-41.59043

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.21902	100.00	100.00	0.4238746	0	0.8203304	40.501	7	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
AIR FORCE ENLISTED PERSONNEL WITH ≤ 15 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.21693
V06	-0.37955
V12	-0.41638
V22	-0.21512
V25	-0.29948
V26	-0.52044
V28	-0.22664

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.26037
2	0.83318

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	160	160.0	CURRENT SYSTEM
2	50	50.0	PROPOSED SYSTEM
TOTAL	210	210.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ARMY ENLISTED PERSONNEL

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.837630	0.0000	73.273	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V05		2	0.786696	0.0000	51.110	0.0000	1	2	RANK
3	V12		3	0.773121	0.0000	36.780	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN
4	V07		4	0.765554	0.0000	28.710	0.0000	1	2	EDUCATION
5	V09		5	0.761052	0.0000	23.485	0.0000	1	2	AGE
6	V24		6	0.757075	0.0000	19.948	0.0000	1	2	PAYING JOB IN PAST 12 MONTHS?

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	5.665648	5.044924
V07	1.990367	2.193839
V09	-0.1630971	-0.3993224
V12	0.8950052	1.167038
V24	-0.3652743	-0.2339523
V26	1.560995	1.024457
(CONSTANT)	-26.16127	-21.56807

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.32087	100.00	100.00	0.4928746	0	0.7570747	104.36	6	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ARMY ENLISTED PERSONNEL

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.48972
V07	0.18408
V09	-0.18689
V12	0.30343
V24	0.15309
V26	-0.73541

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.40502
2	0.78807

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	251	251.0	CURRENT SYSTEM
2	129	129.0	PROPOSED SYSTEM
TOTAL	380	380.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ARMY ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.854544	0.0000	33.022	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V12		2	0.844878	0.0000	17.718	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN
3	V25		3	0.837167	0.0000	12.448	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
4	V05		4	0.829482	0.0000	9.8160	0.0000	1	2	RANK

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	8.286657	8.015132
V12	1.572895	1.824153
V25	0.2791946	0.3511758
V26	1.147979	0.7033019
(CONSTANT)	-28.12387	-25.37767

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.8294820	35.895	4	0.0000
1*	0.20557	100.00	100.00	0.4129383					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ARMY ENLISTED PERSONNEL WITH $\leq$ 10 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	0.23476
V12	-0.35628
V25	-0.25300
V26	0.89413

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	0.43303
2	-0.46908

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	102	102.0	CURRENT SYSTEM
2	94	94.0	PROPOSED SYSTEM
TOTAL	196	196.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ARMY ENLISTED PERSONNEL WITH $\leq$ 15 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.840131	0.0000	59.561	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V05		2	0.810939	0.0000	36.370	0.0000	1	2	RANK
3	V12		3	0.788239	0.0000	27.850	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN
4	V07		4	0.782046	0.0000	21.599	0.0000	1	2	EDUCATION
5	V06		5	0.778628	0.0000	17.570	0.0000	1	2	YEARS OF SERVICE

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	7.858627	7.344176
V06	-1.361399	-1.562575
V07	2.008121	2.192413
V12	0.7117985	1.038360
V26	1.306225	0.8285414
(CONSTANT)	-29.38677	-25.53360

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.28431	100.00	100.00	0.4705021	0	0.7786278	77.694	5	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ARMY ENLISTED PERSONNEL WITH ≤ 15 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	0.39368
V06	0.17677
V07	-0.17446
V12	-0.39418
V26	0.74107

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	0.41136
2	-0.68676

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	197	197.0	CURRENT SYSTEM
2	118	118.0	PROPOSED SYSTEM
TOTAL	315	315.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
MARINE CORPS ENLISTED PERSONNEL

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.794779	0.0000	31.760	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V07		2	0.739409	0.0000	21.498	0.0000	1	2	EDUCATION
3	V25		3	0.697485	0.0000	17.493	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
4	V09		4	0.669767	0.0000	14.792	0.0000	1	2	AGE
5	V24		5	0.653796	0.0000	12.603	0.0000	1	2	PAYING JOB IN PAST 12 MONTHS?
6	V08		6	0.644329	0.0000	10.856	0.0000	1	2	SEX
7	V12		7	0.638573	0.0000	9.4601	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V07	5.760725	4.813205
V08	7.576892	5.645495
V09	1.411422	0.7149296
V12	1.505391	1.749517
V24	0.6145006	1.164432
V25	0.2242909D-01	0.2520744
V26	1.984324	1.172125
(CONSTANT)	-20.04362	-14.55260

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.6385730	53.598	7	0.0000
1*	0.56599	100.00	100.00	0.6011880					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
MARINE CORPS ENLISTED PERSONNEL

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V07	0.44519
V08	0.10894
V09	0.36757
V12	-0.10208
V24	-0.26654
V25	-0.37902
V26	0.70281

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	0.39172
2	-1.42178

NUMBER OF CASES BY GROUP

	NUMBER OF CASES		
V13	UNWEIGHTED	WEIGHTED	LABEL
1	98	98.0	CURRENT SYSTEM
2	27	27.0	PROPOSED SYSTEM
TOTAL	125	125.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF MARINE CORPS ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.890765	0.0043	8.7068	0.0043	1	2	YOS EXPECTED AT RETIREMENT
2	V07		2	0.787880	0.0002	9.4230	0.0002	1	2	EDUCATION
3	V25		3	0.743161	0.0001	7.9489	0.0001	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
4	V12		4	0.719632	0.0001	6.6232	0.0001	1	2	NUMBER OF DEPENDENT CHILDREN
5	V29		5	0.697449	0.0002	5.8129	0.0002	1	2	$ SITUATION COMPARED TO 3 YEARS AGO
6	V24		6	0.679833	0.0002	5.1804	0.0002	1	2	PAYING JOB IN PAST 12 MONTHS?
7	V22		7	0.664879	0.0003	4.6803	0.0003	1	2	CHANCE OF FINDING GOOD CIVILIAN JOB
8	V09		8	0.653548	0.0004	4.2409	0.0004	1	2	AGE

CLASSIFICATION FUNCTION COEFFICIENTS (FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 = 1 CURRENT SYSTEM, 2 PROPOSED SYSTEM

	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V07	5.946818	5.029079
V09	3.721993	3.107293
V12	1.455218	2.073753
V22	11.50563	10.12193
V24	-0.3164572D-01	0.3933844
V25	-0.1830566D-01	0.2325964
V26	1.631452	0.9775752
V29	0.5050242	1.276672
(CONSTANT)	-25.02032	-20.17632

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.53011	100.00	100.00	0.5886018	0	0.6535479	28.498	8	0.0004

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMANT ANALYSIS FOR RETIREMENT DECISION OF
MARINE CORPS ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V07	-0.49505
V09	-0.24352
V12	0.51062
V22	-0.29066
V24	0.30502
V25	0.56061
V26	-0.85304
V29	0.41998

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.53406
2	0.96541

NUMBER OF CASES BY GROUP

	NUMBER OF CASES		
V13	UNWEIGHTED	WEIGHTED	LABEL
1	47	47.0	CURRENT SYSTEM
2	26	26.0	PROPOSED SYSTEM
TOTAL	73	73.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF
MARINE CORPS ENLISTED PERSONNEL WITH $\leq$ 15 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.824964	0.0000	21.005	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V07		2	0.733329	0.0000	17.819	0.0000	1	2	EDUCATION
3	V25		3	0.695789	0.0000	14.137	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
4	V24		4	0.678094	0.0000	11.393	0.0000	1	2	PAYING JOB IN PAST 12 MONTHS?
5	V08		5	0.667062	0.0000	9.4831	0.0000	1	2	SEX
6	V09		6	0.660015	0.0000	8.0702	0.0000	1	2	AGE
7	V12		7	0.652386	0.0000	7.0791	0.0000	1	2	NUMBER OF DEPENDENT CHILDREN

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V07	6.278078	5.208574
V08	6.596291	4.925448
V09	1.219215	0.6585665
V12	1.283630	1.536005
V24	0.3008716	0.7777841
V25	0.5830098D-01	0.2625520
V26	1.893943	1.159650
(CONSTANT)	-19.88110	-14.42395

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.53283	100.00	100.00	0.5895876	0	0.6523865	40.790	7	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION
OF MARINE CORPS ENLISTED PERSONNEL WITH $\leq$ 15 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V07	0.51035
V08	0.20155
V09	0.24800
V12	-0.21014
V24	-0.27512
V25	-0.38641
V26	0.21008

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	0.43653
2	-1.19643

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	74	74.0	CURRENT SYSTEM
2	27	27.0	PROPOSED SYSTEM
TOTAL	101	101.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF NAVY ENLISTED PERSONNEL

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V06		1	0.895851	0.0000	50.455	0.0000	1	2	YEARS OF SERVICE
2	V26		2	0.882532	0.0000	28.817	0.0000	1	2	YOS EXPECTED AT RETIREMENT
3	V29		3	0.870434	0.0000	21.435	0.0000	1	2	$ SITUATION COMPARED TO 3 YEARS AGO
4	V25		4	0.861101	0.0000	17.381	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
5	V09		5	0.854749	0.0000	14.614	0.0000	1	2	AGE
6	V05		6	0.847559	0.0000	12.860	0.0000	1	2	RANK
7	V07		7	0.843472	0.0000	11.347	0.0000	1	2	EDUCATION
8	V24		8	0.841253	0.0000	10.072	0.0000	1	2	PAYING JOB IN PAST 12 MONTHS?

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	10.83114	10.39978
V06	-1.709937	-2.260244
V07	2.308634	2.488420
V09	-1.694365	-1.308147
V24	0.8803793	0.7334772
V25	0.6262502	0.5440782
V26	1.113393	0.8432668
V29	-1.440208	-1.060103
(CONSTANT)	-34.55194	-32.40254

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.8412529	74.331	8	0.0000
1*	0.18870	100.00	100.00	0.3984308					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF NAVY ENLISTED PERSONNEL

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.33588
V06	-0.72396
V07	0.17285
V09	0.40078
V24	-0.15062
V25	-0.27201
V26	-0.45304
V29	0.43778

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.20388
2	0.92132

NUMBER OF CASES BY GROUP

	NUMBER OF CASES		
V13	UNWEIGHTED	WEIGHTED	LABEL
1	357	357.0	CURRENT SYSTEM
2	79	79.0	PROPOSED SYSTEM
TOTAL	436	436.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF NAVY ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.983037	0.0417	4.1932	0.0417	1	2	YOS EXPECTED AT RETIREMENT
2	V29		2	0.969001	0.0221	3.8709	0.0221	1	2	$ SITUATION COMPARED TO 3 YEARS AGO
3	V25		3	0.952711	0.0085	3.9874	0.0085	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
4	V09		4	0.943560	0.0073	3.5890	0.0073	1	2	AGE
5	V05		5	0.926110	0.0024	3.8137	0.0024	1	2	RANK
6	V07		6	0.921573	0.0033	3.3757	0.0033	1	2	EDUCATION

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	18.15628	17.57018
V07	3.792887	3.966010
V09	-5.158481	-4.683482
V25	0.6358855	0.5579054
V26	0.5858891	0.3578997
V29	-1.000698	-0.7272009
(CONSTANT)	-53.18032	-51.29159

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.9215728	19.602	6	0.0033
1*	0.08510	100.00	100.00	0.2800486					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF NAVY ENLISTED PERSONNEL WITH ≤ 10 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.55435
V07	0.25791
V09	0.57919
V25	-0.43944
V26	-0.76458
V29	0.61623

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.18743
2	0.45035

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	173	173.0	CURRENT SYSTEM
2	72	72.0	PROPOSED SYSTEM
TOTAL	245	245.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF NAVY ENLISTED PERSONNEL WITH ≤ 15 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V06		1	0.953303	0.0001	15.969	0.0001	1	2	YEARS OF SERVICE
2	V26		2	0.939996	0.0000	10.373	0.0000	1	2	YOS EXPECTED AT RETIREMENT
3	V29		3	0.925358	0.0000	8.7116	0.0000	1	2	$ SITUATION COMPARED TO 3 YEARS AGO
4	V09		4	0.910248	0.0000	7.9621	0.0000	1	2	AGE
5	V25		5	0.902523	0.0000	6.9555	0.0000	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
6	V05		6	0.894280	0.0000	6.3246	0.0000	1	2	RANK
7	V07		7	0.888705	0.0000	5.7249	0.0000	1	2	EDUCATION
8	V24		8	0.885856	0.0000	5.1380	0.0000	1	2	PAYING JOB IN PAST 12 MONTHS?

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V05	17.95838	17.47727
V06	-2.871826	-3.193133
V07	3.280929	3.481547
V09	-2.073183	-1.671212
V24	0.7690186	0.6368369
V25	0.5867802	0.5161429
V26	0.6284321	0.3969685
V29	-1.089272	-0.7454088
(CONSTANT)	-52.25813	-50.36262

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.12885	100.00	100.00	0.3378522	0	0.8858559	39.027	8	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF NAVY ENLISTED PERSONNEL WITH $\leq$ 15 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V05	-0.36667
V06	-0.44563
V07	0.23614
V09	0.43385
V24	-0.19108
V25	-0.32686
V26	-0.56207
V29	0.53919

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.19989
2	0.64068

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	250	250.0	CURRENT SYSTEM
2	78	78.0	PROPOSED SYSTEM
TOTAL	328	328.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ALL OFFICER PERSONNEL

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.905108	0.0000	23.065	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V23		2	0.894511	0.0000	12.913	0.0000	1	2	CHANCE OF USING SKILLS IN CIVILIAN JOB
3	V11		3	0.887947	0.0000	9.1700	0.0000	1	2	MARITAL STATUS

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 = 1 CURRENT SYSTEM, 2 PROPOSED SYSTEM

	1	2
V11	3.357177	4.261055
V23	1.890250	2.204780
V26	3.305470	2.498601
(CONSTANT)	-13.79561	-13.14733

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.8879473	25.967	3	0.0000
1*	0.12619	100.00	100.00	0.3347427					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ALL OFFICER PERSONNEL

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V11	-0.25916
V23	-0.33261
V26	0.89280

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	0.11127
2	-1.12386

NUMBER OF CASES BY GROUP

	NUMBER OF CASES		
V13	UNWEIGHTED	WEIGHTED	LABEL
1	202	202.0	CURRENT SYSTEM
2	20	20.0	PROPOSED SYSTEM
TOTAL	222	222.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ALL OFFICER PERSONNEL WITH $\leq$ 10 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.843170	0.0003	14.322	0.0003	1	2	YOS EXPECTED AT RETIREMENT
2	V11		2	0.789043	0.0001	10.160	0.0001	1	2	MARITAL STATUS
3	V06		3	0.740164	0.0000	8.7763	0.0000	1	2	YEARS OF SERVICE
4	V23		4	0.714996	0.0000	7.3743	0.0000	1	2	CHANCE OF USING SKILLS IN CIVILIAN JOB
5	V22		5	0.682978	0.0000	6.7770	0.0000	1	2	CHANCE OF FINDING GOOD CIVILIAN JOB
6	V21		6	0.664556	0.0000	6.0572	0.0000	1	2	SALARY EXPECTATIONS IF CIVILIAN
7	V28		7	0.650122	0.0000	5.4586	0.0000	1	2	JOB OFFERS IN PAST 12 MONTHS?

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 = 1 CURRENT SYSTEM, 2 PROPOSED SYSTEM

	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V06	6.444403	8.434197
V11	7.073926	10.52571
V21	2.246568	2.765073
V22	33.77069	27.92450
V23	0.8622618D-01	0.6027404
V26	0.9314946	0.8347142D-01
V28	4.969514	6.174489
(CONSTANT)	-36.30219	-41.07682

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
1*	0.53817	100.00	100.00	0.5915047	0	0.6501222	31.649	7	0.0000

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ALL OFFICER PERSONNEL WITH ≤ 10 YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V06	0.51216
V11	0.58503
V21	0.33627
V22	-0.40016
V23	0.30044
V26	-0.68165
V28	0.26513

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	-0.25970
2	2.01986

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	70	70.0	CURRENT SYSTEM
2	9	9.0	PROPOSED SYSTEM
TOTAL	79	79.0	

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ALL OFFICER PERSONNEL WITH ≤ 15 YEARS OF SERVICE

SUMMARY TABLE

STEP	ACTION ENTERED	ACTION REMOVED	VARS IN	WILKS' LAMBDA	SIG.	MINIMUM F	SIG.	BETWEEN GROUPS		LABEL
1	V26		1	0.887398	0.0000	20.175	0.0000	1	2	YOS EXPECTED AT RETIREMENT
2	V11		2	0.878195	0.0000	10.957	0.0000	1	2	MARITAL STATUS
3	V23		3	0.871896	0.0001	7.6891	0.0001	1	2	CHANCE OF USING SKILLS IN CIVILIAN JOB
4	V22		4	0.866153	0.0002	6.0267	0.0002	1	2	CHANCE OF FINDING GOOD CIVILIAN JOB
5	V25		5	0.860189	0.0003	5.0386	0.0003	1	2	DID SPOUSE HAVE ANOTHER PAYING JOB?
6	V10		6	0.853725	0.0004	4.3977	0.0004	1	2	RACE-ETHNICITY

CLASSIFICATION FUNCTION COEFFICIENTS
(FISHER'S LINEAR DISCRIMINANT FUNCTIONS)

V13 =	1 CURRENT SYSTEM	2 PROPOSED SYSTEM
V10	7.052456	5.696822
V11	-2.432670	-0.1382315
V22	53.39180	50.66520
V23	1.031446	1.288255
V25	0.8889055	0.6857636
V26	2.568554	1.822972
(CONSTANT)	-36.73064	-33.38663

CANONICAL DISCRIMINANT FUNCTIONS

FUNCTION	EIGENVALUE	PERCENT OF VARIANCE	CUMULATIVE PERCENT	CANONICAL CORRELATION	AFTER FUNCTION	WILKS' LAMBDA	CHI-SQUARED	D.F.	SIGNIFICANCE
					0	0.8537247	24.671	6	0.0004
1*	0.17134	100.00	100.00	0.3824595					

* MARKS THE 1 CANONICAL DISCRIMINANT FUNCTION(S) TO BE USED IN THE REMAINING ANALYSIS.

DISCRIMINANT ANALYSIS FOR RETIREMENT DECISION OF ALL OFFICER PERSONNEL WITH ≤ YEARS OF SERVICE

STANDARDIZED CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	FUNC 1
V10	0.23330
V11	-0.65489
V22	0.27573
V23	-0.26180
V25	0.46487
V26	0.81995

CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

GROUP	FUNC 1
1	0.14134
2	-1.19721

NUMBER OF CASES BY GROUP

V13	NUMBER OF CASES UNWEIGHTED	WEIGHTED	LABEL
1	144	144.0	CURRENT SYSTEM
2	17	17.0	PROPOSED SYSTEM
TOTAL	161	161.0	